

## ATTACHMENT - REMARKS

The present application now includes independent claim 19 with claims 23-25, 27, and 30-37 dependent therefrom; and new independent claim 57 with new claims 58-61 dependent therefrom. New claims 57-59 find support at least on pages 17-18. New claim 60 finds support at least on page 16, line 12 and page 14, lines 9-22. New claim 61 finds support at least on page 17, lines 3-4.

Claims 1-18 and 38 have been cancelled because they refer to withdrawn subject matter. Claims 20-22, 26 and 28-29 have been cancelled to concentrate the present discussion on fewer issues. New independent claim 57 is a method claim corresponding to the apparatus of claim 19. Independent claim 19 has been amended to clarify the claim and make it more focused. Dependent claims 25 and 35-37 have been amended to match the amended language of claim 19. Claim 27 was amended to relate specifically to the SS7 network.

Claims 19-23 and 27-36 stand rejected under 35 USC 102(e) as being anticipated by Mascavage et al. (US patent publication 2003/0126075).

Claims 24-26 stand rejected under 35 USC 103(a) as being unpatentable over Mascavage et al. (US patent publication 2003/0126075) in view of Cole et al. (US patent publication 2002/0161707).

Claim 37 stands rejected under 35 USC 103(a) as being unpatentable over Mascavage et al. (US patent publication 2003/0126075).

In response, applicants have amended independent claim 19 to relate specifically to network operators and to require that the remote transaction interface is adapted to transmit transaction requests over a network connecting networks of different network

operators. This is not taught or suggested by Mascavage, which relates to regular bank accounts and not to accounts with network operators as required by amended claim 19. An electronic search in Mascavage did not find any mention of the words "cellular", "operator" and "mobile".

The requirements and challenges of managing transfers between accounts of different network operators are different from those of transfers between banks, as is known in the art.

Therefore, for the following reasons, it is submitted that independent claim 19, is neither disclosed nor made obvious by the cited references, so that independent claim 19 is now allowable. At least for these same reasons, it is submitted that the claims which depend from independent claim 19 are likewise allowable.

New independent claim 57 likewise claims the above noted subject matter of claim 19. Therefore, for at least the same reasons as noted above, it is submitted that new claim 57 is also allowable over the cited references; and claims 58-61 dependent therefrom are similarly allowable.

For all of the foregoing reasons, it is submitted that the present application is in condition for allowance and such action is solicited.

Respectfully submitted,

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